Welcome to Electronic Status Reporting (ESR) Web Reporting for the manual entry of loan investor and default status codes for Single Family Housing Guaranteed Loans!
ESR Web Reporting

Topics:
• Log into ESR
• Enter Monthly Status Reports
• Enter Monthly Default Reports

The topics we will discuss include:
• Logging into ESR,
• Entering monthly investor status reports for each loan, and
• Entering monthly default status reports for each applicable delinquent loan.
To access ESR users will first log into USDA LINC from the web address provided on this slide.

From the USDA LINC home page please select “RHS LINC Home”. 
Select “Electronic Status Reporting.”
ESR Web Reporting

Log in with e-Authentication

• Level Two account required

This will take you to the e-Authentication log in page.

If you have an activated User ID, please enter it along with your password. Then select “Login.”

If you do not have an activated Level Two e-Authentication account registered with the approved lender or servicer for which you are reporting monthly loan statuses for, please refer to the “ESR Introduction” training and the Gaining Access to ESR section of the ESR User Guide for step by step instructions to create and activate your own e-Auth account.
A successful login for ESR will direct you the this home page.
There are two reporting options available:

1. **Web Reporting**: This is the option discussed in this training presentation. Web reporting is the manual data entry of each individual loan in regards to monthly status and default status.

2. **Electronic Data Interchange (EDI) X12 files (batch file submission)**: The second option is EDI or Electronic Data Interchange. EDI allows servicers to create and upload X12 batch files directly into ESR and then retrieve rejection and/or correction reports.

Both options are available to all loan servicers. Please determine the appropriate reporting method for your needs.
ESR Web Reporting

Reporting Window

Investor Status and Default Status Reports

• Open the 1st of the month - 6th business day, 7pm CST
• No changes or updates allowed until the next month report
• Rejected/Error Corrections: Begin 13th business day – end of calendar month

All monthly investor status and default status reports may begin on the first of the month and are due by the sixth government business day at 7 pm Central Standard Time.

No changes or updates to any loan or default status will be allowed until the next monthly reporting period.

Rejected loan statuses and/or identified errors may be corrected beginning the 13th government business day of the month until the end of that calendar month.
Web Reporting includes the options of:

- Monthly Status: for loans that are not delinquent, and
- Monthly Default Status: for loans that are currently delinquent.
The Monthly Status option must completed for the entire portfolio of guaranteed loans, and it is due each month.

Remember, the reporting window opens the first day of the month and is due by the 6th government business day at 7pm Central Standard Time!

To begin the manual entry of monthly status reports for guaranteed loans that are not delinquent, select “Monthly Status.”
This is the “Monthly Status Retrieve/Review Transmission” home page.

Your Lender ID, USDA Assigned Branch, and Report Date will be listed at the top of the page.

You must enter the Borrower Social Security Number in order to update their monthly status for this reporting period. Then select “Retrieve Borrower.”
First Time Report
• Complete data fields

Repeat Entry
• Most data fields completed
• Update necessary items

If this is the first time you have reported for this borrower, you must complete the data fields that are displayed on this slide.

If this is not the first time you have reported for this borrower, the bulk of this information will automatically be completed for you. Please review all of the information to ensure accuracy.

The “Investor Status Reporting Action Code” must always be completed.
“Investor Reporting Action Code” options include:

- 01: Active
- 02: Loss Pending,
- 09: Payoff, and
- 10: Servicing Transfer.

Make the correct selection for the monthly status of this loan.
Review all of the entered information and ensure there are no errors. Select “Save.”
You will be able to review each borrower that you submit a monthly status report for from this home page.
If any borrowers require a modification of data entered or if you wish to delete the individual borrower record, you may do so by selecting the “Mod/Del” options highlighted on this slide.

Once selected, the borrower record will display. This will allow you to make corrections or delete the record. Once you have made your changes, select “Save.”
When all borrowers have been reported, you may select “Submit Transmission” to send all data to USDA.
A successful transmission will be confirmed. It will include how many records you submitted and the date. If you wish to print a receipt of the submitted transaction you may do so from this page.

This will confirm that all monthly investor status reports have been transmitted.
ESR Web Reporting

Monthly Default Status
• Every DQ Loan
• Every Month

Report Due:
• 1st day of the month thru 6th Government business day, 7pm CST

Next will be the delinquent loans. Returning to the ESR home page you may select “Monthly Default Status.”

This report must also be completed for each delinquent guaranteed loan every month.

Reporting for default status codes also begins on the first of the month and all are due by the sixth government business day at 7pm Central Standard Time.
The “Default Status Retrieve / Review Transmission” home page will also display the Lender ID, USDA Assigned Branch, and Report Date.

You may enter the Borrower Social Security Number and then select “Retrieve Borrower.”
First Time Report

- Complete data fields
- First entry = 42

The borrower’s record will display.

If this is the first time you are entering the borrower as delinquent, please complete all of the applicable data fields.

Delinquent loans must always have the first “Status of Mortgage” code 42 selected to state the loan is delinquent. This will open the default event.
ESR Web Reporting

First Report/Multiple Codes
• Enter each code to capture each default event
• 2 default code opportunities available
• Use “Add Status” to report additional codes

If additional “Status of Mortgage” codes are applicable to this reporting cycle, these must be entered as well. The more codes entered, the better information USDA has available to determine the success of servicing options.

The first time you enter a borrower you have the opportunity to capture two “Status of Mortgage” codes on this screen. If more than two codes are applicable for the borrower, there is an “Add Status” button available at the bottom of the screen. By selecting this, ESR will allow you to enter more than two codes.
This slide displays all of the “Status of Mortgage” codes available to the servicer.

There are many options, so please report all applicable codes for each delinquent loan.
The “Status Reason Code” is also an invaluable data entry to assist USDA to offer viable servicing options and maintain the health of the portfolio.

If you choose “015: Other” then DOCUMENT the loan file with the “Other” reason for the default. There are 14 viable options that are typically the prime reasons for a default to occur. Therefore, when “Other” is selected, USDA will be looking for additional servicing notes and supporting documentation to be retained in the servicing loan file.

“Other” will typically apply to delinquencies due to natural disasters or the reinstatement of a delinquent account. As stated earlier, there would be plenty of documentation available to support the selection of “Other” in these circumstances.
When all of the delinquent borrower data has been entered, review the entries and select “Save.”
When the record is saved it will display on the home page for review.

Please carefully review multiple default codes when reported.

In this example of the highlighted multiple code entry, the borrower was reported as:
- First code 42 to open the default event, this was due to Status Reason Code “003” for Illness of principal mortgage family member
- Second, code 34 to denote a natural disaster has affected the dwelling and/or employment of the borrower, the Status Reason Code is “015” for “Other.” This is an appropriate selection because there is no Status Reason Code for natural disasters, and
- Finally code 78, which indicates the borrower has applied for or has been approved to receive payment assistance through a local, state, or federal agency. The Status Reason Code remains at “015” for “Other” which continues to apply because none of the other codes would be appropriate.

This is excellent reporting which paints a very clear picture of the borrower’s current position.
ESR Web Reporting

Default Reporting Tips

• All NEW delinquency events must begin with code 42
• Report all applicable codes for the default event
• Thorough reporting assists all parties

Don’t forget:
• All new delinquency events that are reported must begin with a “Status of Mortgage” code 42 for delinquent. Once the 42 is reported it will not be necessary to repeat again unless you revert back to it after a failed loss mitigation option or other eligible scenario.
• Report ALL applicable codes for the default event, and
• Remember: the more thorough you are in reporting these events, the more information USDA can analyze performance in order to offer you and our rural homeowners additional servicing options and flexibilities.
When all monthly defaults have been reported, you can review the entire list from the “Default Status Retrieve / Review Transmission” home page.
If any individual report requires a modification or you wish to delete the record, select the “Modify/Delete” option.

The individual borrower report will display. After you make corrections or choose to delete the file, select “Save.”
Select “Submit Transmission” to send all monthly default status reports to USDA.
A successful transmission will be confirmed. It will include how many records you submitted and the date. If you wish to print a receipt of the submitted transaction you may do so from this page.

This will confirm that all monthly default status reports have been transmitted.
USDA LINC’s Training and Resource Library website provides a wealth of information and training for ESR and many other USDA Single Family Housing Guaranteed Loan topics including origination, the Guaranteed Underwriting System (GUS), and Loss claims.

You may access ESR information by selecting “Electronic Status Reporting” from the list of links at the top of the Training and Resource Library, or you may scroll down the page until you locate this section. All training and documentation materials will be updated as necessary.
The ESR User Guide will soon be added to the USDA LINC Training and Resource Library to assist users to navigate to topics for assistance.

This slide displays the specific help section for Web Reporting.
This table provides specific resources to assist you with any ESR related questions or technical issues you may encounter. Depending upon your current needs, USDA has a contact option that you can reach out to for help.

<table>
<thead>
<tr>
<th>ISSUE</th>
<th>CONTACT</th>
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<tbody>
<tr>
<td>Log In problems</td>
<td><a href="mailto:RD.NFAOC.HSB@STL.USDA.GOV">RD.NFAOC.HSB@STL.USDA.GOV</a> 1-877-636-3789 option 1</td>
</tr>
<tr>
<td>Access to ESR</td>
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<tr>
<td>Correction/Rejection questions</td>
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<td>Technical questions</td>
<td><a href="mailto:RD.GLS.PROD@one.usda.gov">RD.GLS.PROD@one.usda.gov</a></td>
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<tr>
<td>Business/Operation questions</td>
<td><a href="mailto:SFHGLDPROGRAM@wdc.usda.gov">SFHGLDPROGRAM@wdc.usda.gov</a></td>
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</tbody>
</table>
This will conclude this session. Thank you very much for your time!
Thank you for your support of the Single Family Housing Guaranteed Loan Program. We are proud to help you serve more rural homebuyers nationwide.